

Information to identify the case:

Debtor 1	Thomas A. Godwin II	Social Security number or ITIN	xxx-xx-8753
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Kelly A. Godwin	Social Security number or ITIN	xxx-xx-9274
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 15-20715-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Thomas A. Godwin II

Kelly A. Godwin

7/14/20

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Thomas A. Godwin, II
 Kelly A. Godwin
 Debtors

Case No. 15-20715-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: nsha
 Form ID: 3180W

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 Total Noticed: 39

Date Rcvd: Jul 14, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 16, 2020.

db/jdb
 14004827 +Thomas A. Godwin, II, Kelly A. Godwin, 6162 Noblestown Road, Oakdale, PA 15071-1347
 +Allegheny Co Real Estate Taxes, c/o Jordan Tax service, 102 Rahway Road,
 McMurray, PA 15317-3349
 14004829 +Blatt, Hasenmiller /CitiBank, 1835 Market Street, Suite 501, Philadelphia, PA 19103-2933
 140042408 +Borough of Oakdale, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,
 Pittsburgh, PA 15219-6101
 14004830 +Canonsburg Hospital, Attn: Patient Accounting, P.O. Box 644921,
 Pittsburgh, PA 15264-4921
 140042410 +County of Allegheny, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,
 Pittsburgh,, PA 15219-6101
 140042409 +County of Allegheny, c/o Goehrong Rutter & Boehm, 437 Grant Street, 14th Floor,
 Pittsburgh, PA 15219-6101
 140033769 +GREENTREE SERVICING LLC, BANKRUPTCY DEPARTMENT, P O BOX 6154, RAPID CITY SD 57709-6154
 (address filed with court: Green Tree Servicing LLC, PO BOX 6154, Rapid City, SD 57709-6154,
 Telephone # 888-298-7785)
 14004838 Green Tree Servicing LLC, 345 St Peter Street, 1100 Landmak Towers, Saint Paul, MN 55102
 140033770 +Green Tree Servicing LLC, PO BOX 0049, Palatine, IL 60055-0049, Telephone 60055-0049
 14011671 +Harley-Davidson Credit Corp., PO Box 9013, Addison, TX 75001-9013
 14004840 +Heritage Valley Health System, P.O. Box 382094, Pittsburgh, PA 15251-8094
 14004841 +IC System / Greater PGH Orthorpeadic, Attn: Bankruptcy, 444 Highway 96 East; Po Box 64378,
 St. Paul, MN 55164-0378
 14004842 +Intercare Services, 180 Ft Couch Road, Pittsburgh, PA 15241-1041
 140067618 +Jordan D. Jacobson, 31 Jess Ln., McDonald, PA 15057-2331
 14004843 +Jordan Jacobson, 108 Terrace Street, Mc Donald, PA 15057-1241
 14004844 +Margaret Good, 37 Jess Lane, Mc Donald, PA 15057-2331
 14004845 +NCO / ST Clair Hosp., 5 Penn Center West, Pittsburgh, PA 15276-0120
 14004846 +Oakdale Boro Municipal Taxes, c/o Jordan Tax Services, 102 Rahway Road,
 McMurray, PA 15317-3349
 14004848 +SW Credit / Comcast, 4120 International Prky, Suite 1100, Carrollton, TX 75007-1958
 14004847 +South Hills Cardiology, P.O. Box 645019, Pittsburgh, PA 15264-5019
 14004849 +The Dentistry, 300 Fleet Street, Suite 200, Pittsburgh, PA 15220-2921
 14004850 +UPMC Physicians Services, P.O. Box 371980, Pittsburgh, PA 15250-7980
 14004853 +West Allegheny School District, c/o Andrews & Price, 1500 Ardmore Blvd., Suite 506,
 Pittsburgh, PA 15221-4468

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 15 2020 04:51:38 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

14004828 +EDI: TSYS2.COM Jul 15 2020 08:38:00 Barclays Bank Delaware, Attn: Bankruptcy,
 P.O. Box 8801, Wilmington, DE 19899-8801
 14026700 +E-mail/Text: bncmail@w-legal.com Jul 15 2020 04:51:51 CERASTES, LLC,
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 14004831 +EDI: CAPITALONE.COM Jul 15 2020 08:38:00 Capital 1 Bank, Attn: General Correspondence,
 Po Box 30285, Salt Lake City, UT 84130-0285
 14042618 EDI: CAPITALONE.COM Jul 15 2020 08:38:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 14049160 +E-mail/Text: bankruptcy@cavps.com Jul 15 2020 04:51:56 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 14004834 +EDI: CITICORP.COM Jul 15 2020 08:38:00 Citibank/The Home Depot,
 Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
 14004835 E-mail/PDF: DellBKNotifications@resurgent.com Jul 15 2020 05:03:09 Dell Financial Services,
 Dell Financial Services Attn: Bankruptcy, Po Box 81577, Austin, TX 78708
 14009371 EDI: DISCOVER.COM Jul 15 2020 08:38:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 14004836 +EDI: DISCOVER.COM Jul 15 2020 08:38:00 Discover Fin Svcs Llc, Po Box 15316,
 Wilmington, DE 19850-5316
 14004839 +E-mail/Text: bankruptcy.notices@hdfsi.com Jul 15 2020 04:52:05 Harley Davidson Financial,
 Attention: Bankruptcy, Po Box 22048, Carson City, NV 89721-2048
 14075612 EDI: PRA.COM Jul 15 2020 08:38:00 Portfolio Recovery Associates, LLC, POB 12914,
 Norfolk VA 23541
 14013429 EDI: WFFC.COM Jul 15 2020 08:38:00 Wells Fargo Bank N.A., PO Box 10438,
 Des Moines, Ia 50306-0438
 14004851 +E-mail/Text: adjustor@westaircomm.com Jul 15 2020 04:51:12 West Aircomm Fcu,
 485 Buffalo St, Beaver, PA 15009-2058
 14004854 +EDI: WFFC.COM Jul 15 2020 08:38:00 Wf Fin Bank, Attention: Bankruptcy, Po Box 10438,
 Des Moines, IA 50306-0438

TOTAL: 15

District/off: 0315-2

User: nsha
Form ID: 3180W

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Total Noticed: 39

Date Rcvd: Jul 14, 2020

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Allegheny County
cr Borough of Oakdale
cr GREEN TREE SERVICING LLC
cr Green Tree Servicing LLC, as authorized servicer f
cr* +WELLS FARGO BANK, N.A., PO BOX 10438, DES MOINES, IA 50306-0438
14004832* +Capital 1 Bank, Attn: General Correspondence, Po Box 30285,
Salt Lake City, UT 84130-0285
14004833* +Capital 1 Bank, Attn: General Correspondence, Po Box 30285,
Salt Lake City, UT 84130-0285
14004837* +Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
14004852* +West Aircomm Fcu, 485 Buffalo St, Beaver, PA 15009-2058

TOTALS: 4, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 16, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 14, 2020 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Green Tree Servicing LLC, as authorized servicer for
Fannie Mae andygornall@latouflawfirm.com
David A. Rice on behalf of Joint Debtor Kelly A. Godwin ricelaw1@verizon.net,
lowdenscott@gmail.com
David A. Rice on behalf of Debtor Thomas A. Godwin, II ricelaw1@verizon.net,
lowdenscott@gmail.com
James Warmbrodt on behalf of Creditor Green Tree Servicing LLC, as authorized servicer for
Fannie Mae bkggroup@kmlawgroup.com
Jeffrey R. Hunt on behalf of Creditor Borough of Oakdale jhunt@grblaw.com,
cnoroski@grblaw.com
Jeffrey R. Hunt on behalf of Creditor Allegheny County jhunt@grblaw.com, cnoroski@grblaw.com
Joshua I. Goldman on behalf of Creditor GREEN TREE SERVICING LLC jgoldman@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Scott R. Lowden on behalf of Debtor Thomas A. Godwin, II niclowlgl@comcast.net
Scott R. Lowden on behalf of Joint Debtor Kelly A. Godwin niclowlgl@comcast.net

TOTAL: 11